Serial No. 09/704,838
In reply to: Office Action mailed March 9, 2006
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Amendment to the Claims

This listing of claims will replace all prior versions, and listings of claims in the application:

LISTING OF CLAIMS

1.   (currently amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

 providing a plurality of user selectable service levels wherein each service level includes a unique combination of ~~available~~ amounts of portfolio modeling and coaching available to the user;

 providing a plurality of icons for selecting at least one of a plurality of methods for communicating with a live advisor over the Internet based on the selected service level;

 providing a first window for displaying an image of said live advisor; and

 providing a second window for displaying context sensitive automated coaching related to the selected service level.

2.   (original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of:

 email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

3.   (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.

4.   (original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.

5.   (original) The method of claim 4 wherein said function icons include providing at least one of:

 transact, monitor, model, explore, track.

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6.   (original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.

7.   (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.

8.   (original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.

9.   (currently amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
    a service level selector providing a plurality of user selectable service levels wherein
        each service level includes a unique combination of ~~available~~ amounts of
        portfolio modeling and coaching available to the user;
    an user interface generator coupled to the Internet providing a plurality of
        communication icons for selecting one of a plurality of communication
        methods with a live advisor over the Internet based on the selected service
        level;
    a display generator coupled to the Internet for providing a first window for displaying
        an image of said live advisor; and
    an automated coaching engine coupled to the Internet for providing context sensitive
        automated coaching related to the selected service level in a second window.

10.   (original) The system of claim 9, wherein said wide area network is the Internet.

11.   (original) The system of claim 8 wherein the plurality of methods communication includes at least two selected from a group consisting essentially of:
        email, electronic chat, live streaming audio, voice over the network, telephone, still
            picture, streaming live video and a collaborative interactive page.

12.   (original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.

13.   (original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.

14.   (original) The system of claim 13 wherein said function icons include at least one of: transact, monitor, model, explore, track.

15.   (original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.

16.   (original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.

17.   (original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.

18.   (currently amended) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

    a code segment for providing a plurality of user selectable service levels wherein each service level includes a unique combination of ~~available~~ amounts of portfolio modeling and coaching available to the user;

    code segment for providing a plurality of icons for selecting at least one of a plurality of methods for communicating with a live advisor over the Internet based on the selected service level;

    code segment for providing a first window for displaying an image of said live advisor; and

    code segment for providing second window for displaying context sensitive automated coaching related to the selected service level.

19.   (original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

        email, electronic chat, live streaming audio, voice over the network, telephone, still
            picture, streaming live video and a collaborative interactive page.

20.   (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

        code segment for providing at least one interactive window for displaying a financial
            model generated by the financial modeling system.

21.   (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

        code segment for providing a plurality of function icons for performing various
            operations on said generated financial model.

22.   (original) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

        transact, monitor, model, explore, track.

23.   (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

        code segment for providing at least one dynamic window for displaying
            characteristics related to said generated financial model.

24.   (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

        code segment for providing at least one interactive window for displaying help
            messages related to using the financial modeling system.

25.   (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

        code segment for providing at least one profile icon for performing various
            operations on a user profile based on user information.